

**From:** John M Kaufmann

**Subject:** Comments on Regulation DD - Truth In Savings [R-1197]

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Proposal: Regulation DD - Truth In Savings  
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Name: John M Kaufmann  
Affiliation:  
Category of  
Affiliation:  
Address1: 530 Walnut St.  
Address2:  
City: Philadelphia  
State: PA  
Country: UNITED STATES  
Country Code: 840  
Zip: 19106  
PostalCode: n/a  
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Comments:

@@@In reference to the proposed 230.6(a)(3)(ii) which would require periodic statements to show total amounts for overdraft or returned-item fees for the statement period as well as year-to-date, I submit that such a requirement would be difficult if not impossible for many bank's processing systems to meet. Providing a separate notice to customers when fees are debited to the account and then listing each fee as a separate item on periodic statements ought to be sufficient in keeping customers informed.

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